Case 18-23569-GLT Doc 16 Filed 09/26/18 Entered 09/27/18 00:55:56 Desc Imaged

Information to identify the case:							
Debtor 1	Clarence F	Clarence Francis Mrozinski Jr.			Social Security number or ITIN xxx-xx-0453		
	First Name	Middle Name	Last Name		EIN		
Debtor 2 (Spouse, if filing)			ne Last Name		Social Security number or ITIN		
	First Name Middle I	Middle Name			EIN		
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYL			DISTRICT OF PENNSYLV	VANIA	Date case filed for chapter 13 9/7/18		
Case number: 18	3-23569-GLT	Γ					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Clarence Francis Mrozinski Jr.	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	370 Brewer Road Saxonburg, PA 16056	
4.	Debtor's attorney	Dai Rosenblum 254 New Castle Road Suite B Butler, PA 16001–2529	Contact phone 724–283–2900
	Name and address		Email: Jody@dairosenblumbankruptcy.com
5.	Bankruptcy trustee	Ronda J. Winnecour	Contact phone 412-471-5566
	Name and address	Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .		Contact phone 412–644–2700
			Date: 9/24/18

For more information, see page 2

# Case 18-23569-GLT Doc 16 Filed 09/26/18 Entered 09/27/18 00:55:56 Desc Imaged Certificate of Notice Page 2 of 3

Debtor Clarence Francis Mrozinski Jr.

Case number 18-23569-GLT

#### 7. Meeting of creditors Location: 3251 U.S. Steel Tower, 600 Grant Street, October 29, 2018 at 10:00 AM Debtors must attend the meeting to Pittsburgh, PA 15219 be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 12/28/18 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 11/16/18 (except governmental units): Filing deadline: 3/6/19 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the meeting of creditors believe that the law does not authorize an exemption claimed, you may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/29/18 at 10:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if 11. Filing a chapter 13 bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed 12. Exempt property to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

# Case 18-23569-GLT Doc 16 Filed 09/26/18 Entered 09/27/18 00:55:56 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court

Western District of Pennsylvania

In re: Clarence Francis Mrozinski, Jr. Debtor

Case No. 18-23569-GLT Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0315-2 User: lfin Page 1 of 1 Date Rcvd: Sep 24, 2018 Form ID: 309I Total Noticed: 8

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2018.

db +Clarence Francis Mrozinski, Jr., 370 Brewer Road, Saxonburg, PA 16056-2310

+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Gra Butler County Tax Claim Bureau, Attn: Janet Mentel, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 tr 14912085 P.O. Box 1208, Butler, PA 16003-1208

14918209 +Heather L. Snyder, Tax Collector, Clinton Township, 443 Deer Creek Rd.,

Saxonburg, PA 16056-2407 14918210 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

E-mail/Text: Jody@dairosenblumbankruptcy.com Sep 25 2018 02:36:41 aty

254 New Castle Road Suite B, Butler, PA 16001-2529

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2018 02:36:59 Pennsylvania Dept. of Revenue, smq

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 25 2018 02:37:08

Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,

Pittsburgh, PA 15222-3721

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14918208\* Butler County Tax Claim Bureau, Attn: Janet Mentel, P.O. Box 1208, Butler, PA 16003-1208 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2018 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Clarence Francis Mrozinski, Jr.

Jody@dairosenblumbankruptcy.com,

pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com ustpregion03.pi.ecf@usdoj.gov Office of the United States Trustee

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 3